



IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Applicants: WILCOX et al. Docket No.: 354533-00201 (346327)
Serial No.: 09/292,887 Group Art Unit: 3622
Filed: April 16, 1999 Examiner: Champagne, Donald
For: System And Method For Administering A Credit Card Use Incentive Program By Which A Credit Card Holder Earns Rebate In The Form Of An Additional Payment Toward An Outstanding Loan Principal To Reduce The Overall Cost Of The Installment Loan

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT TRANSMITTAL

- ☒ Transmitted herewith are the following documents for the above-referenced application:
- ☒ 13 Page Response Under 37 CFR 1.116; and
 - ☒ Change of Attorney Docket Number.

STATUS

- ☒ Applicant is a large entity.

EXTENSION OF TIME

- ☐ Applicant petitions for an extension of time under 37 CFR 1.136 for the total number of months checked below:

	Extension (months)	Fee for other than small entity	Fee for small entity
<input type="checkbox"/>	one month	\$ 120.00	\$ 60.00
<input type="checkbox"/>	two months	\$ 450.00	\$225.00
<input type="checkbox"/>	three months	\$1,020.00	\$510.00
<input type="checkbox"/>	four months	\$1,590.00	\$795.00

Fee \$0.00

- ☒ Applicant believes that no extension of time is required. However, this conditional petition is hereby made to provide for the possibility that applicant has inadvertently overlooked the need for a petition for extension of time.

CERTIFICATE OF MAILING (37 CFR 1.10(a))

CERTIFICATE OF MAILING BY "EXPRESS MAIL" - Rule 10: I hereby certify that this correspondence is being deposited on January 28, 2005 with the U.S. Postal Service "Express Mail Post Office to Addressee" under 37 CFR 1.10 as EL 989 609 157 US addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA, 22313-1450

Date: January 28, 2005


Vanessa Knowles

FEE FOR CLAIMS

☒ The fee for claims (37 CFR 1.16(b)-(d)) has been calculated as shown below:

(Col. 1)		(Col. 2)		(Col. 3)		SMALL ENTITY	OR	OTHER THAN A SMALL ENTITY	
Claims Remaining After Amendment		Highest No. Previously Paid For		Present Extra		Rate	Addit. Fee	Rate	Addit. Fee
Total *	27	Minus *0*	27	=	0	x25=	\$0	x50=	\$0
Indep. *	3	Minus *0*	4	=	0	x100=	\$0	x200=	\$0
<input type="checkbox"/> FIRST PRESENTATION OF MULTIPLE DEP. CLAIM						+180=	\$	x360=	\$0
						TOTAL ADDIT.FEE	\$0	OR TOTAL ADDIT. FEE	\$0

- ☒ No additional fee for claims required.
☐ Total additional fee for claims required \$0.00.

FEE PAYMENT

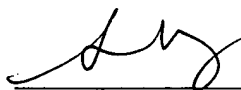
- ☐ Attached is a check in the sum of \$_____ for additional claims fee.
☐ Charge Account No. 50-2778 the sum of \$0 for _____.

FEE DEFICIENCY

- ☒ In the event that the indicated amount is less than or greater than the required fee, the Commissioner is authorized to charge any required fees, additional fees, or credit any overpayment to Deposit Account 50-2778.
☒ Attached is a postcard for date-stamped return as confirmation of receipt of these materials.

Respectfully submitted,

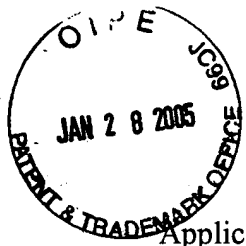
DECHERT LLP



Leah Sherry
Reg. No. 43,918

Dated: January 28, 2005

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Serial No.: 09/292,887 Group Art Unit: 3622
Filed: April 16, 1999 Examiner: Champagne, Donald
For: SYSTEM AND METHOD FOR ADMINISTERING A CREDIT CARD USE INCENTIVE PROGRAM
BY WHICH A CREDIT CARD HOLDER EARNS REBATE IN THE FORM OF AN ADDITIONAL
PAYMENT TOWARD AN OUTSTANDING LOAN PRINCIPAL TO REDUCE THE OVERALL
COST OF THE INSTALLMENT LOAN

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE UNDER 37 CFR 1.116

Sir:

In response to the Final Office Action, dated October 28, 2004, and the telephonic conference with the Examiner, on January 26, 2005, in connection with the above-referenced application, Applicants submit an amendment to the title, claim amendments and remarks as set forth herein. The claim amendments are provided to present the claims in better form for consideration on appeal or allowance, and Applicants respectfully request entry of the claim amendments.